

Debtor 1 Katherine Marie Moore Case number: 13-14900
First Name Middle Name Last Name

Fill in this information to identify the case:

Debtor 1 Katherine Marie Moore

Debtor 2 _____

(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Ohio
(State)

Case number: 13-14900

Official Form 410S1

Notice of Mortgage Payment Change
12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

Name of Creditor: The Bank of New York Mellon f/k/a The Bank of New York successor in interest to JPMorgan Chase Bank, National Association, as Trustee for GSAMP Trust 2004-SEA2, Mortgage Pass-Through Certificates, Series 2004-SEA2

Court Claim No. (if known): 19

Last four digits of any number you use to identify the debtor's account: XXXX3495

Date of Payment Change:

Must be at least 21 days after date of July 1, 2017 this notice.

New total payment:

Principal, interest, and escrow, if any \$641.63

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☐ No.
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$155.74

New escrow payment: \$159.22

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

- ☒ No.
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: _____

New principal and interest payment: _____

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No.
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$638.15

New mortgage payment: \$641.63

Debtor 1 Katherine Marie Moore
First Name Middle Name Last Name

Case number: 13-14900

Part 4: Sign Here

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

- ☐ I am the creditor.
☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Christopher G. Phillips
Signature

Date: June 8, 2017

Print: Christopher G. Phillips
First Name Middle Name Last Name

Title Attorney for Creditor

Company Shapiro, Van Ess, Phillips & Barragate, LLP

Address 4805 Montgomery Road, Suite 320
Number Street

Norwood, OH 45212
City State ZIP Code

Contact phone (513) 396-8100

Email mmurtland@lqs.com

CERTIFICATE OF SERVICE

I certify that on the 9th day of June, 2017, copies of the foregoing were served by mailing the same by ordinary U.S. Mail, postage prepaid, and/or electronically as permitted by local rule, to the persons listed below.

Served by Regular U.S. Mail

Katherine Marie Moore
11518 Farmington Road
Cincinnati, OH 45240

Electronic Mail Notice List

George A. Diersing Jr.
600 Vine Street, Suite 402
Cincinnati, OH 45202-2403

Margaret A Burks
600 Vine Street, Suite 2200
Cincinnati, OH 45202

Office of the U.S. Trustee
36 East Seventh Street, Suite 2050
Cincinnati, OH 45202

/s/ Christopher G. Phillips
Shapiro, Van Ess, Phillips & Barragate, LLP
Christopher G. Phillips (#0074249)
4805 Montgomery Road, Suite 320
Norwood, OH 45212
Phone: (513) 396-8100
Fax: (847) 627-8805
Email: mmurtland@logs.com



Ocwen Loan Servicing, LLC

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1661 Worthington Road, Suite 100

West Palm Beach, FL 33409

Toll Free: (800) 746-2936

04/17/2017

Loan Number: [REDACTED]

David E Moore
Katherine Moore
11518 Farmington Rd
Cincinnati, OH 45240-2554

Property Address: 11518 Farmington Rd
Cincinnati, OH 45240-2554

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT

Bankruptcy Account History

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 10/24/2013, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

Analysis Period. This statement includes actual and scheduled activity in the escrow account from August 2016 through June 2017.

An "s" indicates "scheduled payment".

The monthly mortgage payment in the amount of \$638.15 of which \$482.41 was for principal and interest and \$155.74 was allocated to the escrow account.

Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
Beginning Balance						\$1,343.02	\$1,034.16
Aug-2016	\$154.43-s	\$154.43				\$1,497.45	\$1,188.59
Sep-2016	\$154.43-s	\$154.43				\$1,651.88	\$1,343.02
Oct-2016	\$155.74-s	\$155.74				\$1,807.62	\$1,498.76

NMLS # 1852

BKA_ACCTHISTM

This communication is from a debt collector attempting to collect a debt; any information obtained will be used for that purpose. However, if the debt is in active bankruptcy or has been discharged through bankruptcy, this communication is purely provided to you for informational purposes only with regard to our secured lien on the above referenced property. It is not intended as an attempt to collect a debt from you personally.



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Actual Month	Projected Payments To Escrow	Actual Payments To Escrow	Projected Payments From Escrow	Actual Payments From Escrow	Description	Projected Ending Balance	Actual Ending Balance
*		\$22.94			Lender placed Hazard Insurance refund		\$1,521.70
Nov-2016	\$155.74-s	\$155.74				\$1,963.36	\$1,677.44
Dec-2016	\$155.74-s	\$155.74				\$2,119.10	\$1,833.18
*Jan-2017	\$155.74-s			\$995.76	County Tax	\$2,274.84	\$837.42
					(PARCEL # 5910004042500)		
*			\$954.03-s		County Tax	\$1,320.81	\$837.42
Feb-2017	\$155.74-s	\$155.74				\$1,476.55	\$993.16
*		\$155.74					\$1,148.90
Mar-2017	\$155.74-s	\$155.74				\$1,632.29	\$1,304.64
Apr-2017	\$155.74-s					\$1,788.03	\$1,460.38
May-2017	\$155.74-s					\$1,943.77	\$1,616.12
Jun-2017	\$155.74-s		\$914.89-s		County Tax	\$1,184.62	\$856.97
					(PARCEL # 5910004042500)		
TOTALS	\$1,710.52	\$1,266.24	\$1,868.92	\$995.76			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. An "s" indicates "scheduled payment".

***Note – POC Escrow Shortage Adjustment** – This transaction reflects credit adjustments made by Ocwen with regard to pre-petition escrow shortage identified at the time of the bankruptcy filing and placed in the Proof of Claim filed by Ocwen and on the Claims Register of the case. Ocwen advances the pre-petition escrow shortage funds to the account so they do not become part of any ongoing post-petition escrow payments and to prevent a “double-dip.” All pre-petition escrow shortage funds advanced are repaid as part of Ocwen’s Proof of Claim arrearage as per the confirmed plan in the case. If the bankruptcy case is dismissed for any reason or if Ocwen obtains an Order from the Court granting it Relief from the Automatic Stay, any outstanding amounts owed for the pre-petition escrow shortage as stated in Ocwen’s Proof of Claim that are not repaid prior to the said dismissal or relief order, will be added back to the outstanding escrow balance on the account.

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04/17/2017

Loan Number: [REDACTED]

David E Moore
Katherine Moore
11518 Farmington Rd
Cincinnati, OH 45240-2554

Property Address: 11518 Farmington Rd
Cincinnati, OH 45240-2554

Analysis Date: 04/14/2017

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - BANKRUPTCY Projections for the Coming Year

Dear Borrower(s),

The enclosed update follows notice of your involvement in a bankruptcy petition, filed on 10/24/2013, under Chapter 13 of the Bankruptcy Code.

This notice relates to the post-petition escrow payments and disbursements only.

Important Notices

Please contact us at once if you are not the subject of a Chapter 13 proceeding or plan.

If you have filed for any other bankruptcy protection or received an Order of Discharge in a Chapter 7 bankruptcy case or received any other discharge under the U.S. Bankruptcy Code that applies to this property, please be advised that this notice is for informational purposes only and not intended as an attempt to collect a debt against you personally.

PLEASE REVIEW THIS STATEMENT CLOSELY - THE MORTGAGE PAYMENT MAY BE AFFECTED

This is a prediction of activity in the escrow account during the coming escrow year based on:

- a) Anticipated payments to be paid into the escrow account
- and
- b) Anticipated payments to be made from the escrow account

Description of Next Disbursement	Due Date of Next Disbursement	Estimated Amount(s) of Next Disbursement
County Tax	Jan 2018	\$995.76
County Tax	Jun 2018	\$914.89
Total Annual Disbursements		\$1,910.65

Target Escrow Payment	\$159.22 = (1/12 th of \$1,910.65)
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Starting Escrow Balance Needed as of Jul 2017 \$318.45

Month	Projected Payments To Escrow	Projected Payments From Escrow	Description	Projected Ending Balance	Required Bal Projections
Beginning Balance				\$856.97	\$318.45
Jul-2017	\$159.22			\$1,016.19	\$477.67
Aug-2017	\$159.22			\$1,175.41	\$636.89
Sep-2017	\$159.22			\$1,334.63	\$796.11
Oct-2017	\$159.22			\$1,493.85	\$955.33
Nov-2017	\$159.22			\$1,653.07	\$1,114.55
Dec-2017	\$159.22			\$1,812.29	\$1,273.77
Jan-2018	\$159.22	\$995.76	County Tax	\$975.75	\$437.23
			(PARCEL # 5910004042500)		
Feb-2018	\$159.22			\$1,134.97	\$596.45
Mar-2018	\$159.22			\$1,294.19	\$755.67
Apr-2018	\$159.22			\$1,453.41	\$914.89
May-2018	\$159.22			\$1,612.63	\$1,074.11
Jun-2018	\$159.22	\$914.89	County Tax	\$856.96	\$318.44(Cushion)
			(PARCEL # 5910004042500)		
TOTALS=	\$1,910.64	\$1,910.65			

Escrow cushion and potential escrow shortage

In the event there is a tax and/or insurance increase over the coming escrow year, Federal law (RESPA) allows additional funds to be held to prevent the escrow account from being overdrawn.

This additional amount, which is called a cushion, may be up to 1/6th of the total payments estimated to be made from the escrow account for the coming escrow year.

To avoid a shortage, the escrow balance should not fall below the cushion amount at any time during the coming escrow year.

Escrow Account Projections

Total Anticipated Payments. The anticipated payments from escrow for the coming year total \$1,910.65.

Required Escrow Cushion/Minimum Balance. The required cushion amount is \$318.44 (1/6 of \$1,910.65).

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Expected Balance Deficiency - According to the last month of the account history, the expected escrow balance is \$856.97, so there is an escrow balance surplus of \$538.52 (this balance equals the total amount paid into escrow minus the total amount of money to be paid out this year). We will send you a check for the remaining surplus balance within 30 days. However, if your account is not contractually current as of the analysis date, the escrow funds will remain in the escrow account.

the first monthly mortgage payment for the coming escrow year, beginning with the payment due on 07/01/2017, will be \$641.63 of which \$482.41 will be for principal and interest and \$159.22 will go into the escrow account.

If you have any questions in this regard, please do not hesitate to contact us.

Please contact our Customer Care Center at (888) 554-6599. Representatives are available to answer your questions Monday through Friday 8:00 am to 9:00 pm ET.

Fax in Attention: Escrow department Fax number: (561) 682-7875.

Mailing Address :

Ocwen Loan Servicing LLC

Attn : Escrow Department.

P.O. Box 24737

West Palm Beach, FL 33416

Sincerely,
Loan Servicing

NMLS # 1852

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